

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Jay M. Buck
Debtor(s)

Bankruptcy Case No.: 19-70188-JAD
Issued Per Oct. 3, 2019 Proceeding
Chapter: 13
Docket No.: 32 – 21, 28
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated March 30, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,160 as of October 2019. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Lakeview Loan Servicing at Claim No. 9 .
- ☒ H. Additional Terms: The secured claim of Ally Bank (Claim No. 3) shall govern as to claim amount, to be paid at the modified plan terms, payment to be determined by Trustee.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: October 11, 2019

Jeffery A. Deller
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jay M. Buck
 Debtor

Case No. 19-70188-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: jhel
 Form ID: 149

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 Total Noticed: 31

Date Rcvd: Oct 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2019.

db
 15023897 +Jay M. Buck, 124 Pine Street, Nanty Glo, PA 15943-1509
 15063446 Cambria Co Drs, 498 Manor Drive, Ebensburg, PA 15931
 15023902 Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
 15039516 +First Energy, 101 Crawford's Corner Road, Building #1 Ste. 1-511, Holmdel, NJ 07733-1976
 15023903 Home Depot Credit Services, P.O. Box 790340, Louisville, KY 40290-1010
 +KML Law Group, P.C., Suite 5000, BNY Mellon Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
 15039517 Lamont, Hanley & Assoc., Inc., P.O. Box 179, Manchester, NH 03105-0179
 15039518 +Monarch Recovery Management, Inc., 3260 Tillman Drive, Suite 75, Bensalem, PA 19020-2059
 15039519 +Neugeberger & Swope, P.C., P.O. Box 270, 219 S. Center Street, Ebensburg, PA 15931-1907
 15063878 +Penelec, C/O FirstEnergy/Penelec, 101 Crawford's Corner Rd., Bldg. #1, Ste. 1-511, Holmdel, NJ 07733-1976
 15039521 Pressler and Pressler LP, 7 Entin Road, Parsippany, NJ 07054-5020
 15023906 +Randi J. Silverman, Esq., Silverman Tokarsky & Forman, 227 Franklin Street, Suite 410, Johnstown, PA 15901-1916

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 12 2019 02:50:24
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15048233 E-mail/Text: ally@ebn.phinsolutions.com Oct 12 2019 02:46:30 Ally Bank, PO Box 130424, Roseville MN 55113-0004
 15023896 +E-mail/Text: ally@ebn.phinsolutions.com Oct 12 2019 02:46:30 Ally Financial, Attn: Bankruptcy Dept, P.O. Box 380901, Bloomington, MN 55438-0901
 15023898 +E-mail/Text: bankruptcy@credencerm.com Oct 12 2019 02:47:40 Credence Resource Management, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
 15023899 E-mail/Text: mrdiscen@discover.com Oct 12 2019 02:46:30 Discover Financial, Attn: Bankruptcy Department, P.O. Box 15316, Wilmington, DE 19850
 15028484 E-mail/Text: mrdiscen@discover.com Oct 12 2019 02:46:30 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 15023900 +E-mail/Text: bankruptcy@dcicollect.com Oct 12 2019 02:47:36 Diversified Consultants, Inc., Attn: Bankruptcy, P.O. Box 551268, Jacksonville, FL 32255-1268
 15023901 E-mail/Text: bankruptcynotice@fcbanking.com Oct 12 2019 02:46:33 First Commonwealth Bank, Attn: Bankruptcy, P.O. Box 400, Indiana, PA 15701
 15065740 E-mail/Text: camanagement@mtb.com Oct 12 2019 02:46:44 Lakeview Loan Servicing LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
 15023904 E-mail/Text: camanagement@mtb.com Oct 12 2019 02:46:44 M & T Bank, Attn: Bankruptcy, P.O. Box 844, Buffalo, NY 14240
 15065341 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 12 2019 03:02:13 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 15027545 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 12 2019 02:47:00 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
 15023905 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 12 2019 02:50:24 Portfolio Recovery, P.O. Box 41021, Norfolk, VA 23541-1021
 15039522 +E-mail/PDF: clerical@simmassociates.com Oct 12 2019 02:50:59 SIMM Associates Inc., 800 Pencader Drive, Newark, DE 19702-3354
 15056401 +E-mail/Text: bncmail@w-legal.com Oct 12 2019 02:47:23 SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
 15024645 +E-mail/PDF: gecsed@recoverycorp.com Oct 12 2019 02:50:17 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15058045 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 12 2019 02:51:12 Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
 15023907 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Oct 12 2019 02:46:23 Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225
 15039523 E-mail/Text: BKRMailOps@weltman.com Oct 12 2019 02:47:21 Weltman Weinberg & Reis, 323 W. Lakeside Ave., Ste 200, Cleveland, OH 44113-1009

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
 15039520* Lakeview Loan Servicing LLC
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-7

User: jhel
Form ID: 149

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Total Noticed: 31

Date Rcvd: Oct 11, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Richard G. Allen on behalf of Debtor Jay M. Buck ecf@johnstownbankruptcy.com,
mybestcaseecfmail@gmail.com;r44281@notify.bestcase.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4